

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.:	<b>10/041,765</b>	) Confirmation No.:	<b>3190</b>
		)	
Applicant:	<b>Daniel Ahles</b>	) Art Unit:	<b>3691</b>
		)	
Filing Date:	<b>January 7, 2002</b>	) Examiner:	<b>Campen, Kelly Scaggs</b>
		)	
Title:	<b>SYSTEMS AND METHODS FOR SELECTIVE USE OF RISK MODELS TO PREDICT FINANCIAL RISK</b>	) Customer No.:	<b>29052</b>
		)	
		) Attorney Docket No.	<b>34250-1142</b>
		)	

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Responsive to the final Office Action dated June 11, 2008 and Advisory Action mailed August 14, 2008, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, Attorney for the Assignee respectfully asserts that all of the claims of the patent application are patentable, and that the application be allowed.

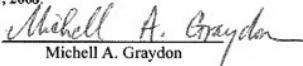
**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 11 of this paper.

**Conclusion** begins on page 14 of this paper.

Certificate of Electronic Delivery

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop: Amendment on September 11, 2008.

  
Michell A. Graydon